

## BANK DIRECTORS OUGHT TO DIRECT

State Examiner Recommends New Laws to Safeguard Institutions.

## PUT LIMIT ON BANK LAWS

Character of Persons Desiring to Organize Should Be Investigated.

Persons responsible for the wrecking of a Virginia bank can immediately procure another charter from the State Corporation Commission and open a new bank, securing such further business and profits as a confiding public will confer. This condition should be rectified at once by statute, in the opinion of State Bank Examiner C. C. Harkdale, whose annual report to the Governor was made public yesterday.

To remedy such a situation, Examiner Harkdale recommends that an amendment be added to the present act, providing that any bank desiring to organize shall, before beginning business, procure from the State Corporation Commission a certificate authorizing it to do so. This certificate is to be prefaced by a thorough examination into conditions and investigation of the character of the persons desiring to organize the bank. The charter should be refused if the commission is not satisfied in this respect, or if it should be clear that business conditions in the community do not warrant the institution.

Another weak place in the law is that it permits the directors of a State bank to loan all the money it has to one person or firm. More than one bank has been wrecked and depositors impoverished because of such action. Mr. Harkdale advocates an amendment providing that the total liabilities of any corporation or person to any bank shall not exceed 25 per cent of its capital and surplus. In computing this 25 per cent, Mr. Harkdale would exclude bills of exchange drawn in good faith against actual values, and also exclude paper secured by warehouse receipts, where the actual market value of such stored products is 25 per cent in excess of the amount loaned.

Under the law as it stands limits any person's or firm's liability to any bank to 25 per cent of the capital and surplus, exclusive of bills of exchange and commercial or business paper, it permits the directors of a bank to loan without limit upon the adoption of a resolution signed by a majority of the board.

Among other important recommendations made by the examiner are several requiring directors of State banks to be held to a stricter accountability and making them more diligent and careful in guarding the interests of depositors. He would prohibit officers of banks overdrawing their accounts and prescribe a penalty therefor. He would have a penal statute punishing directors for neglect of duty when banks become insolvent through carelessness and inattention to the details required by law. He would prohibit banks loaning money to any person or firm, or to their own stock, this being already in effect by act of Congress relative to national banks.

Directors Should Direct.

Regarding the examination of banks to be made by the examiner, Harkdale recommends an amendment making

breaking out spread over face

Pimples Would Come to Head and Run. Had to Hold Hands Night and Day. Cuticura Soap and Ointment Completely Cured.

Monticello, Georgia.—"My baby's face broke out in little bumps when she was about six weeks old, and we didn't know what was the matter. The breaking out first came in little spots and then spread all over her face. The pimples would come to a head and run. Her face got raw and red and she was so uncomfortable that we had to hold her hands night and day."

"We were told it was eczema, and had her treated about a month, but it got worse all the time. I saw the Cuticura Soap and Ointment advertised and got them and she got better at once. We washed the baby's face once and sometimes twice a day with Cuticura Soap and put the Cuticura Ointment on it three times a day. Her face commenced to get better in a short time, and in two months her face was well. We used three boxes of Cuticura Soap and three boxes of Cuticura Ointment and she was completely cured. The baby is twelve months old now and her face is smooth as a peach." (Signed) J. J. Shepherd, Jan. 28, 1913.

A single cake of Cuticura Soap 25c. and box of Cuticura Ointment 50c. are often sufficient when all else has failed. Sold throughout the world. Liberal sample of each mailed free, with 29-p. Skin Book. Address: "Cuticura Dept. T, Boston."

29-Tender-faced men should use Cuticura Soap Shaving Stick, 25c. Sample free.

Wood's Seeds For The Farm and Garden.

Our New Descriptive Catalog is fully up-to-date, giving descriptions and full information about the best and most profitable seeds to grow. It tells all about

Grasses and Clovers, Seed Potatoes, Seed Oats, Cow Peas, Soja Beans, The Best Seed Corns and all other Farm and Garden Seeds.

Wood's Seed Catalog has long been recognized as a standard authority on seeds. Mailed on request, write for it.

T. W. WOOD & SONS, SEEDSMEN, RICHMOND, VA.

Washington, February 11.—Opponents for the plan for Federal control, supervision and taxation of water-power grants opened their attack on the Connecticut River dam bill in the Senate to-day with assertions that the government has no rights in the waters of local streams under which it can exercise privileges or exact returns from waterpower companies.

Senators Bankheads, of Alabama, and Thomas, of Colorado, led the opposition throughout the day in opposition to the bill.

Senator Thomas, in opposing the bill, made his maiden speech in the Senate. He declared that the real purpose of the bill was to increase the energy of the Connecticut River and to grant a franchise to a private corporation organized under the laws of that State.

Senator Thomas further declared that there was a monopoly of water-power in this country which was being monopolized and charged exorbitant prices for its power.

"Such a monopoly has been made possible by the enactment of such legislation as this," said Senator Thomas. "We are reaching a point where we are legislating for dollar sovereignty to go hand in hand with dollar diplomacy."

Ill With Pneumonia. Mrs. A. D. Brown is critically ill with pneumonia at the residence of her son-in-law, Alfred H. McDowell, 1808 Park Avenue.

## LIFE INSURANCE COMPANIES

They Are Closely Observing Public Health Conditions

An examining physician for one of the prominent life insurance companies, in an interview on the subject, made the astonishing statement that the reason why so many applicants for insurance are rejected is because kidney trouble is so common to the American people, and the large majority of applicants do not even suspect that they have the disease.

He states that judging from his own experience and reports from druggists who are constantly in direct touch with the public, there is one preparation that has probably been more successful in relieving and curing these diseases than any remedy known. The mild and healing influence of Dr. Kilmer's Swamp-Root is soon realized. It stands the highest for its remarkable record of cures.

We find that Swamp-Root is strictly an herbal compound, and it would advise our readers who feel in need of such a remedy to give it a trial. It is on sale at all drug stores in bottles of two sizes—fifty cents and one dollar.

However, if you wish first to test its wonderful merits, send to Dr. Kilmer & Co., Binghamton, N. Y., for a sample bottle, absolutely free. When writing be sure and mention the Richmond Daily Times-Dispatch.

Advertisement.

ing the section more definite. Many banks, he finds, are simply to mean that the director shall cause the cash to be counted and prove the cashier's account on the general ledger. "Such an examination," he comments, "no matter how frequently made by the directors, is of practically no value. I would earnestly recommend that this section of the law be amended so as to require two examinations a year by the directors instead of four, and that these examinations be full and complete, especially covering the notes; further, that the directors be required to specify any bad debts the bank may have. The intimate knowledge of the bank's affairs which the directors would thus obtain would soon be discovered to be the best of dividend producers and the greatest safeguard which could be devised by law."

Thirteen State banks have been established during the year, five have become national banks, five have dissolved, and one has failed. There are now 250 State banks in Virginia, seven of these being operated by colored persons. Deposits in State banks increased during 1912 by \$4,081,563.57; capital stock paid in increased \$571,138.90; combined surplus and profits increased \$465,830.55; loans increased \$5,550,329.68, and total assets and liabilities increased \$16,109,513.72.

Again the examiner asks for a law permitting the Corporation Commission to use its discretion in making public facts regarding banks. Now, all such matters must be kept secret. Had publicity been allowed, the people would have been warned against banks which were tottering to an inevitable fall, and which had been given notice, and depositors would have saved much money.

Public Sessions For Committees

Berkely Wants People to Know What Their Servants in Legislature Are Doing.

Efforts to achieve abolition of executive sessions by committees of the Legislature will be renewed this year before the Virginia State Bar association, which will be again asked to endorse the plan of C. C. Berkely, Commonwealth's Attorney of Newport News.

The association did not seem to take very kindly to the proposition in the preliminary skirmish of the last session.

Any action taken by members of the bar would, of course, be only advisory to the Legislature, but it is desired by Mr. Berkely as a means to an end in the organization with which he affiliates.

His argument is that the people are entitled to know what their representatives in the General Assembly have to say in committee meetings about proposed legislation. As it is, committees grant public hearings on bills, and then all others are excluded, and the members discuss the pending proposition and vote on a favorable or unfavorable report, or on amending or postponing the bill. Committee members are pledged to secrecy regarding the votes of members and the views expressed behind closed doors.

While it is generally recognized by those who watch the course of things that the time will surely come when not only legislative committees, but all State Board of Education, the State Military Board and all other official bodies will hold no meetings not fully open to the public, the immediate fate of the proposal is in doubt. But Mr. Berkely says he is going to try it.

Federal Control Fought in Senate

Opponents of Connecticut River Dam Bill Hold Floor Throughout Day.

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## GREAT SAVING IN COST OF FUEL

City to Distribute Gas Works Coke to Poor in Lieu of Coal.

## MORE RED TAPE CUT OUT

Administrative Board May Order Sewers Without Individual Reference to Council.

Use of coke derived as a by-product at the City Gas Works in the distribution of fuel to the poor will effect a saving to the city of \$2,871.40 a year, according to reports submitted to the Administrative Board yesterday. Herebefore the gas plant, operated by one Council committee, has sold its coke at very low prices to peddlers, who have delivered it about the city. The almshouse, operated by another Council committee, gave away last year 981 tons of coke, which it purchased at the contract price of \$4.43.

The board yesterday directed the Superintendent of the Gas Works to store 50,000 bushels of coke at the lower works for the city use, to be drawn on by the Superintendent of the City Home for distribution to the out-door poor. The cost of a load of coke from the Gas Works is placed at \$1.50, making a saving to the city, if the same number of loads are distributed to the poor as last year, of \$2,871.40, or if twice as much fuel is distributed as was given out last year, the saving to the city will still be \$1,435.70.

Cuts Out Red Tape. The old frame dancing pavilion in William Byrd Park was sold to R. B. Walton for \$100 for removal within thirty days.

An opinion was received from the City Attorney to the effect that where funds have been appropriated, the Administrative Board may order the construction of sewers without special reference to the Council, thus saving several months of red tape. It had been held that because there is a tax on property fronting on streets in which there are sewers, that the order for their construction must be given by the Council.

The City Engineer was instructed to advertise for bids for a concrete retaining wall and for grading the alley between Sixth and Seventh and Grace Streets, property for the opening of which was recently condemned by the Council.

Must Erect Shelter. Permission was given to Murphy's Hotel, Inc., to erect five marquees or shelters over entrances at the new hotel building at Eighth and Broad Streets. Petition from the Hotel Rucker for permission to construct two such shelters was referred to the City Engineer for report. In reference to the Murphy Hotel permits Mr. Bolling reported that he approved all but one where the clearance was less than ten feet. The board granted this one also, the hotel company to give bond to save the city harmless in case of accident.

Instructions were given to the City Engineer and Building Inspector not to grant any sign or other permit for an obstruction over the sidewalk which had a clearance of less than ten feet, or which projects more than three feet extraordinary cases to be passed on by the board itself.

At the request of the board of Lee Camp Soldiers' Home, bids were invited for concrete curbs and gutter for the west side of the Boulevard from the Memorial Institute to Grove Avenue.

Alvin Smith in Monologue. An entertainment will be given by the Junior Auxiliary, Lee Chapter, United Daughters of the Confederacy, on Saturday, February 16, at 8 P. M., at Miss Morris's School, 3 East Grace Street. The program will consist of a monologue entitled "A Monologue of Alvin Smith," and a profusely illustrated tableau. Refreshments will be served by the Daughters.

Henry E. Hirschberg Passes Away After Brief Illness—Order to Attend Funeral.

The funeral of Henry E. Hirschberg, State secretary of the Fraternal Order of Eagles, who died yesterday morning in his home, after a brief illness, will be conducted this afternoon at 3 o'clock from his late home, 104 South Fourth Street. The interment will be made in Oakwood Cemetery. The State officers of the Eagles will attend the funeral services, as will representatives of the other large fraternal orders.

Mr. Hirschberg contracted a severe cold about a week ago, which soon developed into pneumonia, and with practically no warning the end came. He was fifty-four years old and had many relatives in Richmond. Officers of the Eagles said yesterday that Mr. Hirschberg had shown himself to be a man of unusual ability in the office of State secretary, and had won the warm friendship of his fraternal brothers throughout the State.

Mr. Hirschberg was identified with fraternal organizations for years, being a member of the Masons, the Eagles and the Elks, and held office in all. After serving many terms as secretary of Dixie Aerie, he was unanimously elected State secretary by the Eagles at their State convention last June in Portsmouth. His predecessor in office, Charles Stangle, died during the progress of the convention.

Within seven days, the State secretaries of three large fraternal orders—Masons, the Odd-Fellows and the Eagles—have died in Richmond. On last Tuesday morning Dr. George W. Carrington, grand secretary of the Grand Lodge of Virginia Masons, died after an eighteen-year tenure of office. T. Wiley Davis, for nearly forty years grand secretary of the Grand Lodge of Virginia Odd-Fellows, died on Friday evening.

C. S. Johnson, of Roanoke, president of the State Aerie of Eagles, has been notified of Mr. Hirschberg's death. Both he and John W. Moore, vice-president of the State Aerie, will attend the funeral to-day.

Besides a widow, who was Miss Julia A. Abrams, Mr. Hirschberg leaves eight children—Harold I., Milton K., Alfred E., George, Frederick, and Miss Martha, Leah and Virginia L. Hirschberg. He also leaves three brothers—Meyer, Simon I., and Harry Hirschberg, and one sister, Miss Frances Hirschberg.

Filed \$10 for Credit. John Tyler, a teamster, was fined \$10 and costs yesterday morning in Police Court for cruelty to a mare.

Marie Jackson, colored, appeared from a sentence of sixty days in jail on the charge of stealing a quantity of clothing from Evelyn Howard.

About a half century ago Queen Victoria ordered Ridgways, the world famous Tea Merchants, of London, to prepare for her personal use, a blend of over a dozen different kinds of Tea, which perfectly suited her Majesty's taste. This tea was named "Her Majesty's Blend" and it was used by Queen Victoria, regularly, during the last 45 years of her reign.

Exactly the same tea has been sold for a half century, and is now sold the most discerning tea drinkers in the world, including the Emperor of Germany, the King of Bulgaria and tens of thousands of others in Europe and America.

Sherry's, Fifth Avenue, New York, used "Her Majesty's Blend" exclusively for the five o'clock tea of New York's four hundred for over twenty years.

The leading American grocers now sell it.

The most fashionable and discriminating Americans—especially those who go abroad, every year—use

Ridgways TEA

"HER MAJESTY'S BLEND" \$1.00 lb. goes further than cheaper teas. Sealed Air-Tight Pkg.—in pounds, halves and quarters. Order Right Package TO-DAY! At All HIGH-CLASS Grocers. Write us if you cannot get it.

Ridgways 100 Hudson St. New York

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# Let the architect show you

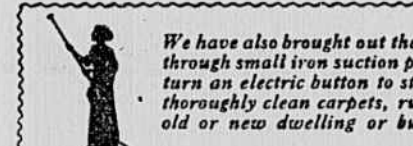
"Oh! if we could only build it over!"—is the lament of many people who write us they have newly built their cottage and found, almost before the plaster is dry, the shortcomings of old-fashioned heating. Had these people not tried the false economy of "getting along" on borrowed plans or on their own plans, but had instead asked a competent architect to counsel them, the cold cottage would now be a cozy home outfitted with

## AMERICAN & IDEAL RADIATORS & BOILERS

Radiators. And then, too, consider the savings which would annually be made as long as the cottage shall stand, because of the fuel savings, absence of repairs or any wearing out, the protection to family health, and the longer life given to furnishings and decorations due to the ashes, soot and coal-gases being banished from the living rooms.



A No. 421 IDEAL Boiler and 420 sq. ft. of 38-in. AMERICAN Radiators, costing the owner \$210, were used to heat this cottage. At the price the goods can be bought of any reputable, competent fitter. This did not include costs of labor, pipe, valves, freight, etc., which are local and vary according to climatic and other conditions.

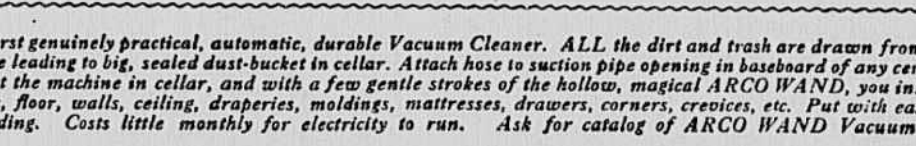


We have also brought out the first genuinely practical, automatic, durable Vacuum Cleaner. ALL the dirt and trash are drawn from the rooms through small iron suction pipe leading to big, sealed dust-bucket in cellar. Attach hose to suction pipe opening in basement of any central room, or turn on electric button to start the machine in cellar, and with a few gentle strokes of the hollow, magical ARCO WAND, you instantly and thoroughly clean carpets, rugs, floor, walls, ceiling, draperies, moldings, mattresses, drawers, corners, crevices, etc. Put with ease into any old or new dwelling or building. Costs little monthly for electricity to run. Ask for catalog of ARCO WAND Vacuum Cleaner.

Besides, the banker will loan a larger sum on any building modernized by an outfit of IDEAL Boilers and AMERICAN Radiators. Or, if you should sell property, you get your full money back; or you can command 10% to 15% higher rental.

Whether you intend to build or have already built, ask any architect what heating outfit he would use in his practice if he had the sole say. His answer will be: "IDEAL Boilers and AMERICAN Radiators are the best that money can buy, yet cost no more. They are fully guaranteed."

These outfits are made in all sizes, to fit 3-room to 90-room buildings of any character. They are also made in special forms to burn hard or soft coals, screenings, pea-coal, lignite, wood, oil, natural gas, etc. Call, phone or write to-day for free book, "Ideal Heating Investments"—which tells many heating facts it will pay you big to know.



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Write Department N-38 816-22 S. Michigan Ave. Chicago

## GRAND SECRETARY OF EAGLES DEAD

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Governor Puzzled to Decide Between Demands for National Appropriation.

Never again, said Governor Mann yesterday, will he announce that he has something to give away. Such a declaration, he is convinced, always produces a surprising number of people willing to take it.

In an unguarded moment, a week or two ago, the Governor said there was at his disposal, in the treasury of the nation in Washington, the sum of \$10,000. It is Virginia's part of an appropriation made by Congress last year for improvement of public highways over which mail is carried. In reality, it is generally regarded as the fore-

runner of national aid to good roads. Many roads in this State, it seems, are in need of improvement. Three, in the extreme North, are being urged upon the Governor for the money will be spent in accordance with his recommendation. One is the Richmond to Washington highway, about which so much has been written. Another is a road from Houston, Halifax county, to Coldwell, strongly urged by Marshall B. Booker and others. The third is the Bristol to Roanoke Highway, pushed by Congressman Slemmon and leading citizens of the Southwest. The Bristol to Bluefield Highway, first recommended, seems to have been abandoned for the Roanoke proposition. The old ante-bellum macadamized road, some of it in bad repair, and with gaps be-

between Seven Mile Ford and Bristol, could be completed, it is said, without great cost.

Provision for use of the appropriation of \$10,000 must be made by the Governor and that at least \$20,000 over the road and that at least \$20,000 must be expended by the State and locality in addition to the \$10,000 given by Congress.

That Governor Mann has not determined upon his action.

FARMERS' MEETING. Kolner Will Speak on Agriculture at Harrisonburg Saturday.

Commissioner Kolner, of the Department of Agriculture, who is with the farmers' institute train this week, will leave it long at Harrisonburg Saturday.

The Southern farmers' train was at Drakes Branch yesterday morning and at Clover in the afternoon. The stops to-day will be at South Boston and New Perry. The schedule for the remainder of the week is as follows: Thursday, Cascade and Axton; Friday, Martinsville and Stuart; Saturday, Chatham and Franklin Junction.

Richmond Trust & Savings Co. 1109 East Main Street. Only place in Richmond where you can get savings deposit cards, 25c, 50c or \$1.00.

Charles Lincoln Smith EXPERT REFRACTIONIST. Permanently located Suite 150-153-154 Murphy Hotel Annex, Corner Eighth and Broad Streets, Richmond, Va.

H. COHEN JEWELER. 707 East Main Street. A chance to buy good quality Jewelry, Watches, Cut Glass and Silverware for little money.

25% before inventory is taken. This holds good only to February 5th.

H. COHEN JEWELER. 707 East Main Street.

## THE WEATHER

Forecast: Virginia—Fair and much colder Wednesday; Thursday fair. North Carolina—Fair and colder Wednesday, preceded by rain on the coast Thursday fair.

Special Local Data for Yesterday. 12 noon temperature 41. 3 P. M. temperature 47. Maximum temperature 50. Minimum temperature up to 8. Mean temperature 44. Normal temperature 39. Excess in temperature 5. Excess in temperature since March 1, 1880 185. Deficiency in rainfall since March 1, 1880 247. Accum. deficiency in rainfall since January 1, 1880 127.

Evening Observations at P. M. Weather. Temperature 47. Humidity 92. Wind velocity 18. Wind direction S.W. Weather clear. Rainfall last 12 hours .04.

CONDITIONS IN IMPORTANT CITIES. (As P. M. Eastern Standard Time.) Asheville 44 42 Rain. Atlanta 54 58 42 Rain. Baltimore 42 48 Cloudy. Boston 36 38 20 Clear. Buffalo 24 34 24 Clear. Calcutta 82 82 82 Clear. Charleston 62 68 52 Rain. Chicago 18 24 18 Clear. Cincinnati 28 32 18 Clear. Duluth 26 32 26 Clear. Galveston 58 62 58 Cloudy. Havana 58 60 46 Rain. Jacksonville 68 76 52 Cloudy. Kansas City 26 30 22 Clear. Louisville 30 38 30 Clear. Montgomery 62 72 54 Rain. New Orleans 61 74 62 Rain. New York 46 50 46 Cloudy. Norfolk 50 54 40 Rain. Oklahoma 30 36 30 Clear. Philadelphia 42 48 38 Cloudy. Raleigh 48 50 38 Rain. St. Louis 26 30 26 Clear. St. Paul 28 30 28 Clear. San Francisco 52 58 48 Clear. Savannah 64 74 50 Cloudy. Spokane 20 28 20 Clear. Tampa 70 78 60 Cloudy. Washington 42 44 36 Clear. Winnipeg 16 22 16 Clear. Wytheville 40 44 34 Rain.

MINIATURE ALMANAC. February 12, 1913. HIGH TIDE. Moon rises 7:04. Sun sets 5:15. Morning 8:44. Evening 9:23.